

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	:
	:
Richard H. NACHT	: Group Art Unit: 3624
	:
Appln. No.: 09/667,694	:
	: Examiner: Lalita Hamilton
Filed: September 22, 2000	:
	:
For: SYSTEM AND PROCESS FOR	:
APPLYING FOR AND OBTAINING	:
UNIVERSAL MULTIPLE MORTGAGE	:
UNDERWRITING APPROVALS	:

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action dated December 31, 2007, please amend the claims as follows.